



EZApprovalSM

Remote Telephone Check Authorization

EZApprovalSM provides merchants with an easy way to authorize a check for guarantee or verification with a phone call. No terminal or other equipment is required.

By using EZApproval, check transactions can be remotely verified against national check writer databases, bank account validation databases, and account status databases in seconds.

Benefits

No matter where your business takes you, you can take EZCheck along to ensure safe and secure check transactions.

- **Allows merchants to authorize checks over any phone**
- **Guarantee feature allows merchants to accept checks without risk**
- **Increases sales by allowing merchants to accept checks**
- **Eliminates need for merchants to collect on returned checks**
- **Eliminates merchant losses from uncollected checks**

How It Works

EZCheck's EZApproval provides processing of checks from any touch-tone telephone via an automated response system. The employee simply dials a toll free number, enters their merchant ID, the consumer's check information including routing, account and check number and the dollar amount of the transaction.

In seconds, a response is sent back to the merchant via the automated response unit. If approved, the merchant records the approval code on the face of the check and deposits it in their bank, knowing the funds are secured via EZCheck's guarantee feature.

Any returned checks that have been approved and guaranteed are forwarded to EZCheck for reimbursement.

Unique Features

- Merchant ID can be recalled via phone number to eliminate the need to key it on each transaction, thereby speeding up transaction time.
- NSF Bank Fee coverage and weekly reimbursement are available as additional options.

For more information contact: